

B2100B (Form 2100B) (12/15)

United States Bankruptcy Court

_____ District Of New Jersey (Newark)

In re Nana Opoku-Ware
fka John Owusu
fka John Owusu-Ware

Case No. 19-25519-JKS

NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 11-1 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on _____ (date).

Name of Alleged Transferor

US Bank National Association as Legal
Title Trustee for Truman 2016 SC6 Title
Trust

Address of Alleged Transferor:

c/o Rushmore Servicing dba Mr. Cooper
P.O. Box 619096 Dallas TX 75261-9741

Name of Transferee

US Bank National Association as Legal
Title Trustee for Truman 2016 SC6 Title
Trust

Address of Transferee:

c/o Carrington Mortgage Services, LLC
1600 South Douglass Road Suite 200A
Anaheim, CA 92806

~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: _____

CLERK OF THE COURT

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

_____ District Of New Jersey (Newark)

In re Nana Opoku-Ware,

Case No. 19-25519-JKS

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

US Bank National Association as Legal
Title Trustee for Truman 2016 SC6 Title
Trust

Name of Transferee

US Bank National Association as Legal
Title Trustee for Truman 2016 SC6 Title
Trust

Name of Transferor

Name and Address where notices to transferee
should be sent: c/o Carrington Mortgage Services, LLC
1600 South Douglass Road Suite 200A
Anaheim, CA 92806

Court Claim # (if known): 11-1
Amount of Claim: \$506514.30
Date Claim Filed: 10/21/2019

Phone: 800-561-4567
Last Four Digits of Acct #: 4598

Phone: 877-888-4623
Last Four Digits of Acct. #: 8429

Name and Address where transferee payments
should be sent (if different from above):

Phone: _____
Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: Charles Wohlrab, Esq.
Transferee/Transferee's Agent

Date: 02/28/2025



mortgage services, llc
NMLS ID #2800

1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

0000622 [REDACTED]

NANA OPKU WARE
123 DIVISION ST
ELIZABETH NJ 07201-2844

Property Address:
123 125 DIVISION ST
ELIZABETH, NJ 07201

HELLO [REDACTED]

Loan Number: [REDACTED]

Notice Date: 02/07/2025

NOTICE OF SERVICING TRANSFER

Re: Carrington Loan #: [REDACTED]
Mr. Cooper Loan #: [REDACTED]

Dear Customer(s):

The servicing of your mortgage loan was transferred, effective 02/03/2025. This means that after this date, Carrington Mortgage Services, LLC ("Carrington") will be collecting your mortgage loan payments from you. Nothing will change about your current loan terms with this transfer in service.

Mr. Cooper was collecting your payments. Mr. Cooper stopped accepting payments received from you after 02/02/2025.

Carrington will collect your payments going forward. Carrington will start accepting payments received from you on 02/03/2025.

Send all payments due on or after 02/03/2025 to Carrington at this address:
Carrington Mortgage Services, LLC, Attn: Payment Processing, P.O. Box 7015, Pasadena, CA 91109-7015. Please include your new Carrington loan number as specified at the top of this letter on your check and all future correspondence.

If you have any questions for either your current servicer, Mr. Cooper or your new servicer, Carrington, about your mortgage loan or this transfer, please contact us using the contact information below:

Current Servicer:

Mr. Cooper
Customer Service Department
888-480-2432
Customer Service Department
8950 Cypress Waters Blvd.
Coppell, TX 75019

New Servicer:

Carrington Mortgage Services, LLC
Customer Service Department
800-561-4567
P.O. Box 5001
Westfield, IN 46074-5001

HELLO [REDACTED]

Our customer service team is available Monday through Friday from 8:00AM - 9:00PM Eastern Time. You may also visit our website at www.CarringtonMortgage.com.

If you have been including premiums for life, disability, accidental death, or any other type of optional insurance, this coverage will not transfer with the transfer of your loan. You should contact the provider of the optional insurance or other membership product directly to discuss continued availability or alternative options.

Your payments are still due according to your loan agreement. However, during the 60-day period following the effective date of transfer, Carrington will not charge you a late fee, report to credit bureaus, or treat any delayed payments as late. Any loan payment received by Mr. Cooper on or before its due date will not be treated by Carrington as late, and you will not incur a late fee.

If your monthly payment is being electronically drafted from your checking or savings account by Mr. Cooper, this process will be discontinued in connection with the servicing transfer. To create an online account, please visit our website at www.CarringtonMortgage.com select recent transfer in the upper right hand corner. Once you have setup your account, you can log in and setup automatic payments, by selecting your payment preference on the left hand menu under the "Payments" section.

Effective as of the servicing transfer date, you will be subject to the enclosed privacy policies of Carrington and you may also obtain a copy of the privacy notice by visiting our website at www.CarringtonMortgage.com.

We look forward to serving you through all of your mortgage needs.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

IMPORTANT DISCLOSURES

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.CarringtonMortgage.com.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services, LLC and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility, please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at 1-800-561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.CarringtonMortgage.com.



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FACTS		WHAT DOES CARRINGTON MORTGAGE SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> Social Security number and income Payment history and mortgage rates and payments Credit history and credit scores 		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carrington Mortgage Services, LLC chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Carrington Mortgage Services, LLC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes— to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> Call toll free 1-800-561-4567 Mail the form at the bottom of the page <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Question	Call toll free, 1-800-561-4567 or go to www.CarringtonMortgage.com		

M-I-F-R											
<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me</p> <table border="1"> <tr> <td>Name</td> <td>NANA OPOKU WARE</td> </tr> <tr> <td>Address Line 1</td> <td>123 DIVISION ST</td> </tr> <tr> <td>Address Line 2</td> <td></td> </tr> <tr> <td>City State Zip</td> <td>ELIZABETH, NJ 07201</td> </tr> <tr> <td>Account Number</td> <td></td> </tr> </table>	Name	NANA OPOKU WARE	Address Line 1	123 DIVISION ST	Address Line 2		City State Zip	ELIZABETH, NJ 07201	Account Number	
Name	NANA OPOKU WARE										
Address Line 1	123 DIVISION ST										
Address Line 2											
City State Zip	ELIZABETH, NJ 07201										
Account Number											
<p>To exercise your choices, do one of the following:</p> <p>(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records). If using your own envelope, send the completed and signed form to us at: Carrington Mortgage Services, LLC P.O. Box 5001 Westfield, IN 46074</p> <p>(2) Call this toll free number: 1-800-561-4567</p> <p>(3) Reply electronically by signing into your account through our website at: www.CarringtonMortgage.com</p>											

Who we are	
Who is providing this notice?	Carrington Mortgage Services, LLC
What we do	
How does Carrington Mortgage Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our Policies and Procedures and Employee Code of Conduct limit access to customer information for business purposes only and include strict standards for keeping your information confidential and secure.
How does Carrington Mortgage Services, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Provide employment information or provide account information • Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with the Carrington or Vylla name such as Carrington Mortgage Holdings, LLC, Carrington Mortgage Services, LLC, Carrington Document Services, LLC, Carrington Foreclosure Services, LLC, Vylla Insurance Agency, LLC, Vylla Home (CT), LLC, Carrington Real Estate Services (US), LLC (d/b/a Vylla Home), Vylla Home, Inc. (d/b/a Vylla Home), Vylla Escrow, Inc., Vylla Title, Inc, Vylla Title, LLC (d/b/a Vylla Settlement, LLC (NY and PA)), Vylla Title - Alabama, LLC, Vylla Title - Arkansas, LLC, Vylla Title - Louisiana, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include other mortgage companies.</i>
Other important information	
<p>State Laws</p> <p>Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.</p>	
<p>Notice to Nevada Residents</p> <p>Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling (800) 561-4567, or writing to Carrington Mortgage Services, LLC, Attention: Privacy Department, P.O. Box 5001, Westfield, IN 46074. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (702) 486-3132; Email: BCPINFO@ag.state.nv.us</p>	
<p>Notice to New Mexico Residents</p> <p>We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.</p>	
<p>Notice to North Dakota Residents</p> <p>We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.</p>	
<p>Notice to Vermont Residents</p> <p>We will not share your personal data with nonaffiliated and third parties except as permitted by law. In addition, unless you give us permission, we will not share information about your credit worthiness with our affiliates. You do not have to contact us to implement these limits to our sharing. We will not share information about your transactions and experiences with our affiliates for their everyday business purposes and to market to you unless permitted by law or unless you give us permission to do so.</p>	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Charles Wohlrab, Esq.
Friedman Vartolo LLP
85 Broad Street, Suite 501
New York, New York 10004
P: (212) 471-5100
Attorneys for Carrington Mortgage Services,
LLC as servicer for US Bank National
Association as Legal Title Trustee for Truman
2016 SC6 Title Trust

In Re:

Nana Opoku-Ware
fka John Owusu
fka John Owusu-Ware,
Debtor.



Case No.: 19-25519-JKS

Chapter: 13

Adv. No.: _____

Hearing Date: _____

Hon. Judge: John K. Sherwood

CERTIFICATION OF SERVICE

1. I, Justin Barrett :

☐ represent _____ in the this matter.

☒ am the secretary/paralegal for Charles Wohlrab, Esq., who represents
_____ in the this matter.

☐ am the _____ in the this case and am representing myself.

2. On February 28, 2025, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

- Transfer of Claim

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: February 28, 2025

/s/ Justin Barrett
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Nana Opoku-Ware fka John Owusu fka John Owusu-Ware 123-125 Division Street Elizabeth, NJ 07201	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Debtor(s) Attorney(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)